S4845-1

REPORT OF THE

DEPARTMENT OF BANKING AND FINANCE

STATE OF NEBRASKA

July 1, 1982 to June 30, 1983

ROBERT KERREY
Governor

PAUL J. AMEN
Director of Banking and Finance

August 1, 1983

The Honorable J. Robert Kerrey
Governor of the State of Nebraska

Dear Governor Kerrey:

A continuation of change and adjustment of our Nebraska financial system was the keynote of fiscal year 1983. Banking structure legislation passed by the 1983 session of the Legislature will accelerate these developments, while deregulation at the Federal level will impact significantly on all financial institutions as the separation between banking, savings and loans, insurance, and securities operations become less and less distinguishable. The phasing out of interest rate controls at the Federal level has led to intensified competition among our financial institutions. The proliferation of "non-bank" banking services by brokerage firms and retailers has heightened the competitive environment, which places a greater premium on management skills and expertise.

Hopefully, our Nebraska citizens will be the beneficiaries of this new competitive environment. Added to these factors are the difficulties many of our farmers, ranchers and business enterprises are experiencing during a period of economic stress. While the great majority of Nebraska financial institutions are operating in a sound and stable manner, the Department is dealing with a growing list of problem institutions that are faced with an increased number of their customers who are finding it increasingly difficult to operate profitably.

As an industry, our Nebraska financial institutions have fortunately overcome most of these difficulties and have shown good growth. Capital accounts remain strong, above national averages. The total capital for commercial banks has declined slightly from 9.40% this past year to 8.84%. Still, this remains very adequate for capital needs. Industrial loan and investment companies have shown a nice gain in capital, increasing from 9.82% a year earlier to 10.75%. Savings and loan associations' capital reserves have shown a slight decline similar to commercial banks from 4.92% to 4.81%. All other types of financial institutions continue to reflect stability as shown in previous years. Where the above percentage figures are shown in comparison to total assets, the following figures are shown in comparison to growth over a year earlier: deposits in commercial banks have increased 11% in the past year and in industrial loan and investment companies 7.47%; equity capital in commercial banks has increased 9.7% and in industrial loan and investment companies 19.5%. This kind of growth has been good and is an indicator of the health of the industry.

I believe it is essential that the dual system of chartering and regulation be maintained. Our extensive State and Federal laws which govern financial institutions, tempered by tradition of responsible supervision and regulation, have produced a multiplicity of financial institutions—most with strong local orientations. Yet, there is enough flexibility in the system to allow some types of institutions to expand intrastate, interstate, and, in fact, all over the world. The existence of cooperative State and Federal supervision has proven conducive to innovation in the industry and in regulation. Our dual system provides for Federal/State checks and balances which is in keeping with our overall system of government.

Respectfully submitted,
Paul J. Amen
Director

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DEPARTMENT OF BANKING AND FINANCE
State of Nebraska

DIRECTOR
Paul J. Amen

STATE BANKS
INDUSTRIAL LOAN AND INVESTMENT COMPANIES
COOPERATIVE CREDIT ASSOCIATIONS
BUILDING AND LOAN ASSOCIATIONS
CONSUMER FINANCE DIVISION
CHECK SALES DIVISION
TRUST COMPANIES
CREDIT UNIONS

DEPUTY DIRECTOR
Charles W. Mitchell

ASSISTANT DIRECTOR
Reed M. Kohl

REVIEW EXAMINER
Carey B. Phillippi

ADMINISTRATIVE ASSISTANT
Rita E. Wilson

OFFICE ASSISTANTS
Janet L. Bryan, Accounting Clerk, Senior
Beverly J. Frickel, Secretary II
Pamela S. Burnham, Secretary II
Sharon A. Friedeman, Secretary I
Susan D. Warren, Office Clerk II

EXAMINERS
Jeffrey L. Bakewell
William S. Bathel
Kenneth R. Brestel
John E. Bussen
Neil T. Butler
Charles S. Cejka
Mike L. Cornelius
J. Murley Davis
Joel D. Fanders
Thomas P. Francis
Gregory G. Freese
Lisle E. Grafft
Ronald L. Gustafson
Tim L. Halstrom
Richard W. Hankel
Joy L. Kokes
James L. Korcek
Tony Kriz II
Douglas E. Liveringhouse
Korlin K. Lutt
Steven K. Lyster
Thomas D. McLey
Larry Y. Moore
Duane E. Norden
Kent W. Plummer
Steven K. Spady
David L. Warren

COMPUTER DIVISION
APPLICATIONS ANALYST VI
Glenn W. Callaway

APPLICATIONS ANALYST I
Louis P. Solnosky
Thomas J. Shambo

OFFICE ASSISTANT
Vickie L. Jurgens, Staff Assistant

BUREAU OF SECURITIES
ASSISTANT DIRECTOR AND LEGAL COUNSEL
Barry K. Lake

AGENCY LEGAL COUNSEL
Patricia A. Humlicek Herstein

SECURITIES EXAMINER III
Jack E. Herstein

SECURITIES EXAMINER II
Thomas A. Sindelar

OFFICE ASSISTANTS
Julie A. Halloran, Secretary I
Julie Schlueter, Secretary I
Karen D. Mayo, Secretary I
Robert S. Woodruff, Legal Aide I
Chad S. Adams, Legal Aide I

SECRETARIES, COMMISSIONERS, SUPPERINTENDENTS DIRECTORS AND DEPUTIES

1892 to 1895	Richard H. Townley, Secretary, State Banking Board
1895 to 1901	P.L. Hall, Secretary, State Banking Board
1901 to 1917	Edward Royse, Secretary, State Banking Board
1917 to 1919	J.J. Tooley, Secretary, State Banking Board
1919 to 1925	J.E. Hart, Secretary, State Banking Board
1925 to 1927	Kirk Griggs, Secretary, State Banking Board
1927 to 1931	Clarence G. Bliss, Secretary, State Banking Board
1929 to 1931	George W. Woods, Bank Commissioner
1931 to 1933	E.H. Luikart, Secretary, State Banking Board
1933 to 1935	George W. Woods, Deputy Superintendent
1935 to 1939	B.N. Saunders, Superintendent of Banking
1939 to 1943	Wade R. Martin, Director of Banking
1939 to 1947	J.F. McLain, Deputy Superintendent
1943 to 1947	J. Fred Peters, Director of Banking
1947 to 1959	J.F. McLain, Director of Banking
1947 to 1967	C.R. Haines, Deputy Director
1959 to 1961	Edwin N. Van Horne, Director of Banking
1961 to 1964	Ralph-E. Misko, Director of Banking
1964 to 1966	Henry E. Ley, Director of Banking
1966 to 1967	Byron Dunn, Director of Banking
1967 to 1969	C.R. Haines, Director of Banking
1967 to	Charles W. Mitchell, Deputy Director*
1969 to 1970	Edwin A. Langley, Director of Banking
1971 to 1975	Henry E. Ley, Director of Banking
1975 to 1978	William H. Riley, Director of Banking & Finance
1979 to	Paul J. Amen, Director of Banking & Finance

*Acting Director 1/1/79 to 1/4/79

LEGAL HOLIDAYS

January 1	New Year's Day
February	President's Day, Third Monday
April 22	Arbor Day
May	Memorial Day, Last Monday in May
July 4	Independence Day
September	Labor Day, First Monday
October	Columbus Day, Second Monday
November 11	Veterans Day (May be observed on federally recognized holiday)
November	Thanksgiving Day, Fourth Thursday & Friday
December 25	Christmas Day

If any such dates fall on Sunday, the following Monday shall be a holiday.

STATEMENT OF RECEIPTS AND DISBURSEMENTS
Year Ending June 30, 1983

CASH BALANCES AND INVESTMENTS AS OF JUNE 30, 1983:		
Fund 2191—Financial Institutions	$ 6,258.26	
Fund 2191—Investments	238,000.00	
Fund 2192—Securities	11,548.46	
Fund 2192—Investments	1,161,000.00	
Fund 2193—Small Loan Companies	2,309.89	
Fund 2193—Investments	20,000.00	
TOTAL		$1,439,116.61
RECEIPTS:		
Fund 2191—Financial Institutions	$1,072,175.31	
Fund 2192—Securities	2,724,345.60	
Fund 2192—Transferred to General Fund 6/30/83	(3,400,000.00)	
Fund 2193—Small Loan Companies	51,690.46	
TOTAL		$ 448,211.37
TOTAL CASH FUND AND RECEIPTS		$1,887,327.98
DISBURSEMENTS:		
Salaries	$1,050,598.23	
Retirement Benefits	43,660.89	
Social Security Benefits	69,522.89	
Group Insurance Benefits	44,421.69	
Tuition	221.50	
Unemployment	440.00	
Postage	14,695.76	
Communication	17,165.76	
Freight	73.90	
Data Processing Services	2,542.48	
Publishing Dues & Subscriptions	23,706.35	
Conferences	2,790.00	
Employee Relocation	635.03	
Repair/Maintenance	8,803.75	
Building Rental	13,862.00	
Contractual Services	2,469.17	
Supplies	7,106.56	
Travel Expenses	82,356.06	
Capital Expenditures (Equipment)	16,135.62	
Legal Services	833.22	
Education	113.00	
TOTAL		$1,401,713.04
CASH BALANCES AND INVESTMENTS AS OF JUNE 30, 1983:		
Fund 2191—Financial Institutions	$ 601.30	
Fund 2191—Investments	217,000.00	
Fund 2192—Securities	6,005.46	
Fund 2192—Investments	220,000.00	
Fund 2193—Small Loan Companies	2,008.18	
Fund 2193—Investments	40,000.00	
TOTAL		$ 486,614.94

CHANGES IN NUMBER OF INSTITUTIONS
July 1, 1982, to June 30, 1983

COMMERCIAL BANKS:
- Banks in Operation June 30, 1982 340
- Banks in Operation June 30, 1983 340

INDUSTRIAL LOAN AND INVESTMENT COMPANIES:
- Industrial Loan and Investment Companies in Operation June 30, 1982 36
- Industrial Loan and Investment Companies in Operation June 30, 1983 35

COOPERATIVE CREDIT ASSOCIATIONS:
- Cooperative Credit Associations in Operation June 30, 1982 26
- Cooperative Credit Associations in Operation June 30, 1983 25

SAVINGS AND LOAN ASSOCIATIONS:
- Savings and Loan Associations in Operation June 30, 1982 8
- Savings and Loan Associations in Operation June 30, 1983 7

CREDIT UNIONS:
- Credit Unions in Operation June 30, 1982 65
- Credit Unions in Operation June 30, 1983 63

TRUST COMPANIES:
- Trust Companies in Operation June 30, 1982 6
- Trust Companies in Operation June 30, 1983 6

APPLICATION ACTIVITY
July 1, 1982, to June 30, 1983

BANK CHARTERS APPROVED

Name of Proposed	*Bank Location*	*Date of Approval*
First State Bank	Dwight	12/24/82

BANK AUXILIARY TELLER OFFICES APPROVED

Name of Bank	*Bank Location*	*Date of Approval*
Southwest Bank & Trust Company of Omaha	Omaha	03/31/83
Bank of the Midlands	Papillion	05/25/83
Community Bank of Nebraska	Omaha	06/22/83

INDUSTRIAL LOAN AND INVESTMENT COMPANY AUXILIARY OFFICES APPROVED

Name of Company	*Bank Location*	*Date of Approval*
First of Omaha Savings Company	Omaha	04/12/83

CROSS INDUSTRY MERGER OF AN INDUSTRIAL LOAN AND INVESTMENT COMPANY WITH A BANK APPROVED

Name of Company	*Bank Location*	*Date of Approval*
First Savings Company of Lincoln and First National Bank & Trust Company of Lincoln	Lincoln	06/29/83

BANK APPLICATIONS FOR AUTHORITY TO ESTABLISH A TRUST DEPARTMENT APPROVED

Name of Bank	*Bank Location*	*Date of Approval*
Bank of Verdigre	Verdigre	11/29/82

COMMERCIAL BANK MEMBERS OF FEDERAL RESERVE SYSTEM

Name of Bank	*Location*
Citizens Bank	Bancroft
Deuel County State Bank	Chappell
Bank of Hartington	Hartington
Gateway Bank & Trust Co.	Lincoln
McDonald State Bank	North Platte
Farmers State Bank	Superior
Johnson County Bank	Tecumseh
Bank of Valley	Valley
Wahoo State Bank	Wahoo

REPORT OF THE DIRECTOR OF BANKING AND FINANCE

This report, made in compliance with Section 81-117 R.R.S. Nebraska 1943, covers briefly the institutions supervised and regulated by the Department of Banking and Finance and the condition, management, and financial transactions of the Department.

INSTITUTIONS—NUMBER AND RESOURCES

The following schedule reflects the number of institutions under the supervision of the Department, their total resources, and the gain (loss) since the report of June 30, 1982.

	NUMBER		*ASSETS*	*ASSETS*	
INSTITUTIONS	*6/30 1982*	*6/30 1983*	*June 30 1982*	*June 30 1983*	*GAIN (LOSS)*
COMMERCIAL BANKS	340	340	$5,366,954,000	$5,887,347,000	$520,393,000
SAVINGS AND LOAN ASSOCIATIONS	8	7	638,621,492	351,221,231	(287,400,261)
COOPERATIVE CREDIT ASSOCIATIONS	26	25	33,681,149	37,756,365	4,075,216
CREDIT UNIONS	65	63	135,256,869	174,128,253	38,871,384
INDUSTRIALS	36	36	391,340,367	427,370,051	36,029,684
TRUST COMPANIES	6	6	1,348,436,783	1,599,155,062	250,718,279
LICENSED LENDERS	91[1]	82[2]	98,745,195[1]	75,053,163[2]	(23,692,032)
BUREAU OF SECURITIES	1,786[3]	2,299[3]	2,607,490,277[4]	2,451,475,402[4]	(156,014,875)

[1]December 31, 1981
[2]December 31, 1982
[3]Issuers
[4]Amount authorized for sale in Nebraska

COMMERCIAL BANKS
Comparative Statement

	June 30, 1982 340 Banks	*June 30, 1983 340 Banks*
ASSETS:		
Cash and Due from Banks	$ 277,892,000	$ 307,698,000
U.S. Treasury Securities	589,088,000	762,316,000
Obligations of other U.S. Government Agencies and Corporations	493,522,000	556,259,000
Obligations of States and Political Subdivisions in the U.S	490,272,000	526,354,000
All Other Securities	13,504,000	17,796,000
Federal Funds Sold & Securities Purchased Under Agreement to Resell		232,593,000
Loans and Discounts	3,281,832,000*	3,244,635,000
Lease Financing Receivables	8,341,000	13,607,000
Bank Premises, Furniture and Fixtures	82,372,000	87,907,000
Other Real Estate	7,786,000	11,609,000
Other Assets	122,345,000	144,955,000
TOTAL ASSETS	$5,366,954,000	$5,905,803,000
LIABILITIES:		
Demand Deposits	$ 744,735,000	727,382,000
Time and Savings Deposits	3,481,450,000	3,988,916,000
U.S. Government Deposits	6,758,000	6,935,000
Deposits of States and Political Subdivisions in the U.S	410,030,000	439,801,000
All Other Deposits	11,905,000	16,892,000
Certified and Officers' Checks	24,139,000	31,542,000
TOTAL DEPOSITS	$4,679,017,000	$5,211,468,000
Federal Funds Purchased and Securities Sold Under Agreements to Repurchase	85,356,000	37,920,000
Interest-Bearing Demand Notes Issued to the U.S. Treasury & Other Liabilities for Borrowed Money	19,340,000	19,257,000
Mortgage or Liens Payable	1,917,000	1,768,000
All Other Liabilities	70,500,000	75,159,000
TOTAL LIABILITIES	$4,856,130,000	$5,345,572,000
SUBORDINATED NOTES AND DEBENTURES	$ 6,495,000	$ 6,097,000
CAPITAL ACCOUNTS:		
Capital Stock	$ 105,934,000	$ 112,904,000
Surplus	182,009,000	194,520,000
Undivided Profits & Reserves	216,386,000	246,710,000
TOTAL EQUITY CAPITAL	$ 504,329,000	$ 554,134,000
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	$5,366,954,000	$5,905,803,000

*Includes $242,806,000 in Federal Funds Sold

COMMERCIAL BANKS
INCREASE IN PAID-IN CAPITAL STOCK

Paid-In Capital Stock, June 30, 1982 ..... $105,934,000
Net Increase Paid-In Capital Stock 6,970,000
Paid-In Capital Stock, June 30, 1983 112,904,000

Name of Bank	*Location*	*Increase* *From*	*To*
Bank of Bellevue	Bellevue	$1,564,000	$1,814,000
Tri-County Bank & Trust	Bellevue	200,000	1,000,000
Bank of Bertrand	Bertrand	300,000	350,000
Blair Bank	Blair	162,000	223,000
Bridgeport State Bank	Bridgeport	200,000	500,000
Security State Bank	Broken Bow	150,000	250,000
Bruning State Bank	Bruning	300,000	600,000
State Bank of Cairo	Cairo	250,000	350,000
Farmers and Merchants Bank	Ceresco	100,000	300,000
Bank of Clarks	Clarks	135,000	225,000
Crofton State Bank	Crofton	200,000	350,000
Curtis State Bank	Curtis	200,000	250,000
First State Bank of Dwight	Dwight	0	200,000
Farmers State Bank	Fairmont	100,000	160,000
Filley Bank	Filley	100,000	125,000
First Security Bank	Holdrege	750,000	1,000,000
Howells Bank	Howells	50,000	100,000
Farmers State Bank	Kilgore	150,000	200,000
Bank of Nebraska	LaVista	457,000	458,000
Citizens State Bank	Lincoln	600,000	900,000
Gateway Bank	Lincoln	2,216,000	2,693,000
Lincoln Bank East	Lincoln	250,000	275,000
Union Bank & Trust Company	Lincoln	1,300,000	2,800,000
Farmers State Bank	Lyman	100,000	200,000
Security State Bank	Madrid	100,000	125,000
State Bank of Merna	Merna	100,000	140,000
Murray State Bank	Murray	100,000	300,000
Southwest Bank & Trust	Omaha	1,500,000	1,750,000
Republican Valley Bank	Orleans	100,000	250,000
Bank of Panama	Panama	100,000	150,000
Bank of the Midlands	Papillion	515,000	525,000
The Ravenna Bank	Ravenna	750,000	1,000,000
Nebraska State Bank	S. Sioux City	750,000	1,000,000
First State Bank	Scottsbluff	1,000,000	1,200,000
State Bank of Stella	Stella	100,000	200,000
First Security Bank	Sutherland	200,000	300,000
Citizens State Bank	Virginia	43,000	51,000

Number of Institutions - June 30, 1983 – 340

Total Increase $7,122,000

COMMERCIAL BANKS
CAPITAL DEBENTURES ISSUED

Capital Debentures, June 30, 1982	$6,495,000
Net Increase, June 30, 1983	(398,000)
Capital Debentures, June 30, 1983	$6,097,000

Name of Commercial Bank	*Location*	*6/30/82*	*6/30/83*	*Increase/ Decrease*
Bank of Millard	Omaha	$ 400,000	$ 300,000	$(100,000)
Norwest Bank Omaha West	Omaha	1,100,000	1,082,000	(18,000)
Nebraska State Bank	Omaha	64,000	0	(64,000)
First Westroads Bank, Inc.	Omaha	400,000	200,000	(200,000)
Citizens State Bank	Lincoln	250,000	245,000	(5,000)
Gateway Bank	Lincoln	564,000	544,000	(20,000)
Platte Valley State Bank	Kearney	66,000	60,000	(6,000)
Farmers and Merchants Bank	Edison	0	48,000	48,000
State Bank of Dannebrog	Dannebrog	175,000	92,000	(83,000)
Bank of Keystone	Keystone	60,000	110,000	50,000

Class	*Number of Commercial Banks*	*Total Resources*
I	9	0 - 2,499,000
II	47	2,500,000 - 4,999,000
III	103	5,000,000 - 9,999,000
IV	65	10,000,000 - 14,999,000
V	59	15,000,000 - 24,999,000
VI	57	25,000,000 - over

ANALYSIS OF CURRENT OPERATING EXPENSES AND EARNINGS OF COMMERCIAL BANKS FOR THE YEAR ENDING 1981 AS PERCENTAGE OF GROSS EARNINGS

GROUP *NUMBER OF COMMERCIAL BANKS*	*I* *9*	*II* *47*	*III* *103*	*IV* *65*	*V* *59*	*VI* *57*	*ALL* *340*	*YOUR BANK*
Sources and Disposition of Income								
(1) Operating Income:								
(a) Interest and fees on loans	49.86	62.44	66.85	63.88	66.00	66.47	65.91	
(b) Interest on balance with depository institutions	.00	.37	.32	.26	.45	.66	.51	
(c) Income on Federal funds sold and securities purchased under agreements to resell	17.27	10.56	7.98	6.11	5.79	3.83	5.34	
(d) Interest on U.S. Treasury securities and on obligations of other U.S. Government agencies and corporations	27.14	21.18	18.30	22.26	19.49	16.66	18.40	
(e) Interest on obligations of States & political subdivisions in the U.S.	1.70	1.59	2.52	4.03	4.82	6.42	5.08	
(f) Income from all other securities	.00	.23	.24	.22	.18	.51	.36	
(g) Income from lease financing	.00	.07	.21	.01	.10	.18	.14	
(h) Income from fiduciary activities	.00	.00	.07	.00	.03	.46	.24	
(i) Service charges on deposit accounts	1.97	1.92	1.93	1.57	1.67	2.46	2.08	
(j) Other service charges, commissions, and fees	1.49	1.25	.92	1.05	1.07	1.05	1.04	
(k) Other operating income	.54	.34	.59	.56	.34	1.24	.85	
(l) Total Operating Income	100%	100%	100%	100%	100%	100%	100%	100%
Reflected in Dollars	1,470,000	19,702,000	97,938,000	102,496,000	146,235,000	348,953,000	716,794,000	
(2) Operating Expenses:								
(a) Salaries and employee benefits	43.94	17.90	14.20	12.19	10.58	12.14	12.34	
(b) Interest on time certificates of deposit of $100,000 or more	7.41	5.21	7.59	5.90	5.60	7.71	6.94	

(c) Interest on other deposits	6.66	46.78	48.17	51.54	52.78	47.97	49.37	_____
(d) Expense of Federal funds purchased and securities sold under agreements to repurchase	.06	.33	.52	.72	.96	1.69	1.20	_____
(e) Interest on demand notes (note balance) issued to the U.S. Treasury on other borrowed money	.00	.01	.03	.08	.28	.32	.23	_____
(f) Interest on subordinated notes and debentures	.00	.06	.05	.03	.09	.10	.08	_____
(g) Occupancy expense of bank premises, Net, and furniture and equipment expense	4.55	3.84	3.00	2.95	2.54	3.57	3.20	_____
(h) Provision for possible loan losses	3.53	2.76	3.18	4.71	5.05	3.40	3.87	_____
(i) Other operating expenses	11.08	9.11	8.09	7.02	6.97	8.19	7.79	_____
(j) Total Operating Expenses	77.27	86.03	84.86	85.18	84.89	85.14	85.06	_____
(3) Income Before Income Taxes and Securities Gains or Losses	22.72	13.96	15.13	14.81	15.10	14.85	14.93	_____
(4) Applicable Income Taxes	6.25	3.21	4.32	4.78	4.47	3.58	4.03	_____
(5) Income Before Securities Gains or Losses	16.46	10.75	10.80	10.03	10.63	11.26	10.89	_____
(6) (a) Securities gains (losses), gross	.13	(.11)	.06	(.17)	.10	.14	.07	_____
(b) Applicable income taxes	.00	(.02)	.01	(.05)	(.04)	(.01)	(.02)	_____
(c) Securities gains (losses), net	.13	(.09)	.04	(.10)	.15	.15	.09	_____
(7) Income Before Extraordinary Items	16.59	10.62	10.82	9.92	10.78	11.21	10.88	_____
(8) Extraordinary Items, Net or Tax Effect	.00	.00	.00	.01	.02	.00	.00	_____
(9) Net Income	16.51	10.62	10.82	9.94	10.81	11.21	10.89	_____

ALLOCATION OF ASSETS, LIABILITIES, AND CAPITAL ACCOUNTS
AS PERCENT OF TOTAL ASSETS JUNE 30, 1982

GROUP *NUMBER OF COMMERCIAL BANKS*	*I* *9*	*II* *36*	*III* *99*	*IV* *67*	*V* *59*	*VI* *70*	*ALL* *340*	*YOUR BANK*
ASSETS:								
Cash and due from banks	8.25	6.06	5.34	4.73	4.58	5.49	5.21	
U.S. Treasury securities	14.72	10.05	13.44	13.36	12.88	12.78	12.90	
Obligations of other U.S. Government agencies and corporations	11.93	14.36	9.57	10.23	10.08	8.64	9.41	
Obligations of States and political subdivisions in the U.S.	2.46	3.06	5.55	7.49	8.93	10.42	8.91	
All other securities	.00	.44	.25	.46	.19	.30	.30	
Federal funds sold and securities purchased under agreements to resell	14.30	6.94	6.38	4.97	3.75	2.93	3.93	
Loans and discounts	44.33	55.92	56.40	54.57	55.19	54.57	54.93	
Lease financing receivables	.00	.17	.14	.16	.12	.31	.23	
Bank premises, furniture and fixtures, and other assets representing bank premises	.64	1.09	1.22	1.29	1.17	1.75	1.48	
Other real estate	.00	.20	.15	.16	.19	.21	.19	
All other assets	.33	1.66	1.51	2.52	2.87	2.54	2.45	
TOTAL ASSETS	100%	100%	100%	100%	100%	100%	100%	100%
LIABILITIES:								
Demand deposits	42.33	14.20	12.43	12.13	10.24	12.91	12.31	
Time and savings deposits	25.63	58.70	65.54	66.82	68.31	68.54	67.54	
U.S. Government deposits	.11	.07	.08	.12	.08	.13	.11	
Deposits of States and political subdivisions in the U.S.	8.90	13.96	9.88	8.60	7.68	6.12	7.44	
All other deposits	.00	.76	.07	.28	.47	.24	.28	
Certified and officers' checks	.18	.43	.40	.54	.52	.57	.53	
TOTAL DEPOSITS	77.18	88.15	88.43	88.52	87.33	88.52	88.24	
Federal funds purchased and securities sold under repurchase agreements	.00	.43	.34	.38	1.06	.63	.64	
Interest-bearing demand notes issued to U.S. Treasury & other liabilities for borrowed money	.00	.02	.04	.12	.39	.44	.32	

Mortgage indebtedness and liability for capitalized leases	.00	.01	.01	.00	.01	.05	.02	
All other liabilities	.15	.57	.67	1.25	1.51	1.36	1.27	
TOTAL LIABILITIES	77.33	89.19	89.50	90.28	90.32	91.02	90.51	
SUBORDINATED NOTES AND DEBENTURES	.00	.14	.05	.04	.09	.13	.10	
CAPITAL ACCOUNTS:								
Capital stock	3.39	1.87	1.85	1.87	1.75	1.99	1.91	
Surplus	7.95	4.16	4.11	3.38	3.36	2.97	3.29	
Undivided profits and reserves	11.31	4.61	4.47	4.40	4.47	3.87	4.17	
TOTAL CAPITAL ACCOUNTS	22.66	10.65	10.44	9.66	9.58	8.84	9.38	
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	100%	100%	100%	100%	100%	100%	100%	100%

STATISTICS REGARDING COMMERCIAL BANKS
1897 to June 30, 1983

Year	*In Operation*	*Total Capital Surplus Undivided Profits and Capital Reserve*	*Total Deposits*	*Total Assets*
1897	320	$ 9,321,526	$ 13,902,940	$ 23,670,864
1898	324	9,112,456	18,225,180	27,680,475
1899	339	8,215,314	22,499,021	30,683,955
1901	381	8,555,074	27,634,116	36,297,246
1902	429	9,987,372	31,279,615	41,350,747
1903	459	9,986,483	33,596,040	44,678,440
1904	482	10,649,382	36,764,743	48,608,440
1905	530	11,926,588	49,047,081	62,193,973
1906	563	12,257,299	54,113,470	67,977,826
1907	601	13,6259641	60,783,452	73,167,880
1908	615	14,376,722	62,583,790	78,719,474
1909	659	15,727,371	71,647,454	89,134,446
1910	664	16,581,971	70,172,423	88,836,697
1911	669	17,134,008	72,192,000	91,893,258
1912	695	18,602,383	80,631,192	102,569,968
1913	715	19,479,801	89,228,696	112,791,202
1914	765	21,4630151	91,393,643	117,634,172
1915	805	23,523,191	111,119,961	141,703,258
1916	845	25,802,915	158,240,184	193,208,902
1917	923	29,365,323	204,175,998	256,277,509
1918	942	31,401,671	231,560,771	277,394,621
1919	1,002	36,079,610	270,505,130	325,554,901
1920	1,022	38,266,672	246,604,458	309,707,591
1921	987	34,705,961	210,627,624	268,017,163
1922	955	33,244,250	231,582,121	285,249,243
1923	937	32,883,200	237,552,204	284,897,103
1924	920	32,814,742	262,132,117	310,734,386
1925	879	30,767,239	272,564,233	320,826,854
1926	837	30,288,177	267,390,928	313,407,077
1927	855	29,212,913	266,707,861	310,318,622
1928	726	27,976,756	244,660,162	284,070,749
1929	647	25,875,885	187,394,417	222,769,134
1930	580	23,487,536	138,105,586	167,722,915
1931	472	16,727,262	86,421,090	109,621,464
1932	430	15,140,042	62,867,165	84,517,404
1933	381	14,298,072	57,563,987	72,505,998
1934	309	11,324,328	66,540,391	78,269,301
1935	302	11,307,447	69,116,798	80,831,084
1936	301	11,809,016	74,919,950	87,084,090
1937	296	11,466,639	69,261,285	81,639,898
1938	293	11,621,199	65,573,363	78,140,675
1939	288	12,143,888	69,971,473	81,196,369
1940	284	12,339,843	77,092,644	89,525,065
1941	285	12,884,569	84,936,767	99,040,764
1942	273	13,224,408	134,614,352	147,895,224
1943	275	14,271,379	195,819,709	210,153,432
1944	278	15,439,463	232,311,061	248,027,844
1945	279	16,330,905	261,960,097	278,379,583
1946	282	18,007,659	334,006,685	352,474,541
1947	282	19,839,672	374,999,948	395,523,900
1948	283	21,741,533	367,447,421	389,682,165
1949	283	24,092,119	354,590,644	379,227,765
1950	287	26,510,366	352,452,505	379,771,197
1951	288	28,772,019	375,394,337	404,909,136
1952	287	30,140,895	392,552,248	425,581,807
1953	289	32,934,902	411,170,139	447,965,252
1954	290	37,042,727	414,773,669	453,268,269

Year	In Operation	Total Capital Surplus Undivided Profits and Capital Reserve	Total Deposits	Total Assets
1955	292	39,647,391	408,991,675	451,091,638
1956	293	42,536,145	390,189,854	434,790,998
1957	292	44,944,995	394,979,382	443,503,815
1958	293	48,447,514	415,986,871	467,411,647
1959	295	51,525,789	471,421,079	526,906,743
1960	299	56,723,400	465,951,000	528,210,800
1961	300	60,069,000	500,059,000	564,145,000
1962	301	65,255,000	548,373,000	618,917,000
1963	300	68,980,000	601,454,000	679,710,000
1964	303	77,105,000	654,189,000	741,548,000
1965	304	79,705,803	665,398,095	755,454,341
1966	305	85,584,536	724,470,433	821,238,073
1967	308	92,030,994	791,340,315	893,556,155
1968	308	99,159,681	895,981,916	1,007,600,518
1969	311	109,021,675	1,042,536,046	1,176,376,874
1970	312	121,707,930	1,121,140,134	1,275,660,872
1971	312	134,227,083	1,296,993,158	1,465,787,359
1972	316	151,449,647	1,477,030,337	1,673,205,709
1973	322	171,160,456	1,792,977,624	2,015,843,534
1974	324	196,611,779	2,018,984,528	2,341,434,558
1975	328	221,199,058	2,314,527,530	2,604,661,952
1976	329	250,786,000	2,553,728,000	2,844,966,000
1977	322	280,084,000	2,781,804,000	3,122,977,000
1978	335	313,575,000	3,191,859,000	3,550,011,000
1979	336	353,489,000	3,462,379,000	3,895,422,000
1980	340	406,851,000	3,774,973,000	4,268,013,000
1981	340	457,124,000	4,238,958,000	4,817,262,000
1982	340	504,329,000	4,679,017,000	5,366,954,000
1983	340	554,134,000	5,221,468,000	5,905,803,000

COMMERCIAL BANKS

STATE AND NATIONAL BANKS AUTHORIZED TO OPERATE WITH FULL TRUST POWERS

Name of Bank	*Location*
The Guardian State Bank	Alliance
The Farmers State Bank and Trust Co.	Aurora
First Security Bank & Trust Company	Beatrice
The Beatrice National Bank and Trust Co.	Beatrice
First National Bank and Trust Company	Beatrice
Bank of Bellevue	Bellevue
Tri-County Bank & Trust Company	Bellevue
Nebraska State Bank	Broken Bow
Bank of Burwell	Burwell
State Bank of Cairo	Cairo
First National Bank of Chadron	Chadron
First National Bank and Trust Co.	Columbus
Citizens Bank and Trust Company	Columbus
Columbus Bank and Trust Company	Columbus
Cozad State Bank	Cozad
First Bank and Trust Company	Cozad
Citibank & Trust Co.	Crete
Bank of Elkhorn	Elkhorn
Richardson County Bank and Trust Co.	Falls City
First National Bank of Fremont	Fremont
Fremont National Bank & Trust Co.	Fremont
Geneva State Bank	Geneva
Gering National Bank	Gering
Gothenburg State Bank	Gothenburg
Commercial National Bank and Trust Co.	Grand Island
First National Bank	Grand Island
Five Points Bank	Grand Island
Overland National Bank and Trust Co.	Grand Island
Home State Bank and Trust Co.	Humboldt
Chase County Bank and Trust Co.	Imperial
Farmers and Merchants Bank	Imperial
First National Bank of Kearney	Kearney
Kearney State Bank & Trust	Kearney
Platte Valley State Bank and Trust Co.	Kearney
Lexington State Bank and Trust Co.	Lexington
The Farmers State Bank and Trust Co.	Lexington
Citibank and Trust Co.	Lincoln
First National Bank and Trust Co.	Lincoln
Gateway Bank and Trust Co.	Lincoln
National Bank of Commerce Trust and Savings	Lincoln
Union Bank and Trust Company	Lincoln
Bank of Madison	Madison
First National Bank of McCook	McCook
McCook National Bank	McCook
Minden Exchange Bank and Trust Company	Minden
Farmers Bank	Nebraska City
National Bank of Neligh	Neligh
DeLay First National Bank and Trust Co.	Norfolk
American Security Bank	North Platte
First National Bank	North Platte
McDonald State Bank	North Platte
North Platte State Bank	North Platte
Keith County Bank and Trust Co.	Ogallala
Douglas County Bank of Omaha	Omaha
First National Bank of Omaha	Omaha

Name of Bank	*Location*
Norwest Bank Omaha South, N.A.	Omaha
Packers National	Omaha
The Omaha National Bank	Omaha
Southwest Bank of Omaha	Omaha
Norwest Bank Omaha, N.A.	Omaha
Nebraska State Bank	Ord
Bank of Papillion	Papillion
Citizens Bank and Trust Co.	St. Paul
Schuyler State Bank	Schuyler
Scottsbluff National Bank	Scottsbluff
Farmers State Bank	Superior
First National Bank	Syracuse
Bank of Verdigre & Trust Company	Verdigre
The State National Bank of Wayne	Wayne
York State Bank	York

TRUST COMPANIES
LICENSED UNDER THE NEBRASKA STATUTES

Name of Trust Company	*Location*
Grand Island Trust Company	Grand Island
Guaranty Trust Company	Kearney
North Platte Trust Company	North Platte
Norwest Capital Management & Trust Co., Nebraska	Omaha
Swanco Trust Company	Omaha
First Trust Company	York

TRUST COMPANIES
COMPARATIVE STATEMENT

	June 30, 1982 Six Companies	*June 30, 1983 Six Companies*
ASSETS:		
Cash and due from banks	$ 2,413,098.97	$2,965,642.57
Bonds	4,308,801.27	2,509,947.54
Stocks	449,894.89	31,800.00
Deposit with Department of Banking	114,386.23	115,716.65
Notes and Debentures	2,152,928.41	1,151,508.80
Insurance Accounts Receivable	0	0
Mortgage Loans on City Property	550,327.09	373,259.00
Mortgage Loans on Farm Property	119,132.32	170,900.00
Office Building, Furniture & Fixtures	298,935.52	367,763.28
Other assets	503,461.59	715,476.34
SUBTOTAL	$ 10,910,966.29	$ 8,402,014.18
TRUSTS:		
Trust Securities held	$1,332,688,156.38	$1,587,970,577.82
Trust Funds Held for Distribution or Investment	4,837,660.65	2,782,470.20
TOTAL TRUSTS	$1,337,525,817.03	$1,590,753,048.02
TOTAL	$1,348,436,783.32	$1,599,155,062.20
LIABILITIES:		
Investors Accounts	$ 1,611,498.06	$ 1,773,090.87
Incomplete Loans	0	242.00
Bills Payable	4,672,112.95	2,579,680.50
Accounts Payable	15,183.99	89,015.93
Reserve for Taxes, Depreciation, Interest, etc	220,929.88	200,740.18
Capital	1,360,000.00	1,360,000.00
Surplus	600,357.63	605,513.91
Undivided Profits	2,068,345.76	1,743,973.58
Other Liabilities	362,538.02	49,757.21
SUBTOTAL	$ 10,910,966.29	$ 8,402,014.18
TRUSTS:		
Securities and Funds due various Trusts	1,337,525,817.03	1,590,753,048.02
TOTAL	$1,348,436,783.32	$1,599,155,062.20
Total Amount of Securities held for Safe Keeping Only	$ 14,474,413.07	$ 13,332,819.88

INDUSTRIAL LOAN AND INVESTMENT COMPANIES LICENSED UNDER THE NEBRASKA STATUTES

Name of Industrial	*Location*
Western Nebraska Savings Company	Alliance
First Security Savings Company	Beatrice
Commerce Savings Company Columbus, Inc.	Columbus
First Savings Company of Fremont	Fremont
Pioneer Savings Company	Gering
Commercial Savings Company	Grand Island
First Savings Company	Grand Island
Sarpy County Savings Company	Gretna
First Savings Company of Hastings, Inc.	Hastings
First Investment Company	Kearney
First Savings Company of Kearney	Kearney
First State Savings Company	LaVista
First Savings Company of Lexington, Inc.	Lexington
Commerce Savings Company Lincoln, Inc.	Lincoln
Commonwealth Savings Company	Lincoln
First Savings Company of Lincoln	Lincoln
Lincoln Savings Company	Lincoln
Northeast Savings & Investment Company	Lincoln
Security Pacific Savings Company	Lincoln
State Security Savings Company	Lincoln
Louisville State Savings Company	Louisville
First Savings Company of Norfolk	Norfolk
American State Savings Company	North Platte
American Savings Company	Omaha
Citicorp Person-To-Person Financial Center, Inc.	Omaha
First of Omaha Savings Company	Omaha
Mutual Savings Company of Omaha	Omaha
First Nebraska Savings Company	Papillion
State Savings Company	Schuyler
Commerce Savings Company Scottsbluff, Inc.	Scottsbluff
Scottsbluff Savings Company	Scottsbluff
First Savings Company of Sidney	Sidney
Liberty Savings Company	Waverly
First Savings Company of Wayne	Wayne
First Savings Company of York	York

INDUSTRIAL LOAN AND INVESTMENT COMPANIES
COMPARATIVE STATEMENT

	June 30, 1982 Companies 36	*June 30, 1983 Companies 35*
ASSETS:		
Cash and due from Banks	$ 22,287,751	$ 23,299,126
U.S. Government Obligations	11,873,813	14,978,891
Municipal Obligations	4,459,840	3,841,738
Other Securities	13,190,826	7,680,819
Corporate Stocks	7,282,828	12,925,024
Loans and Discounts	281,865,800	292,523,953
Fixed Assets	4,629,030	4,774,172
Other Real Estate Including Real Estate Sold on Contract	18,783,023	24,894,292
Investments and Other Assets Indirectly Representing Office Building or Other Real Estate	6,653,727	14,074,576
Repossessions	192,402	197,053
Other Assets	20,121,328	28,180,405
TOTAL ASSETS	$ 391,340,368	$ 427,370,051
LIABILITIES:		
Certificates of Indebtedness, fully paid	$ 293,947,398	$ 300,792,900
Installment Contract for purchase of Certificates	41,163,874	59,250,165
Total Certificates	335,111,272	360,043,065
Bills Payable, Rediscounts and Other Liabilities for Borrowed Money	4,951,302	9,341,506
Mortgages or Liens on Buildings or Other Real Estate Including Real Estate Sold on Contract	1,848,864	2,062,299
Dealers Reserves	103,637	88,454
Gross Charges on Direct Loans	3,119,913	2,218,657
Discounts Collected but not Earned	459,948	497,436
Other Liabilities	5,706,670	5,422,173
TOTAL LIABILITIES	$ 351,301,606	$ 379,673,590
RESERVES ON LOANS AND SECURITIES:		
Reserve for Bad Debt Losses on Loans	$ 1,584,767	$ 1,629,790
Other Reserves on Loans	none	106,996
Reserves on Securities	11,901	34,563
TOTAL RESERVES ON LOANS AND SECURITIES	$ 1,596,668	$ 1,771,349
CAPITAL ACCOUNTS:		
Capital Notes & Debentures	$ 5,768,441	$ 6,463,840
Capital Stock	11,201,818	11,665,983
Surplus	19,829,838	23,719,952
Undivided Profits	1,531,320	4,068,759
Reserve for Contingencies	110,677	6,578
TOTAL CAPITAL ACCOUNTS	$ 38,442,094	$ 45,925,112
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	$ 391,340,368	$ 427,370,051

SAVINGS AND LOAN ASSOCIATIONS
CHARTERED UNDER THE NEBRASKA STATUTES

Equitable Building and Loan Association, Grand Island
Branch Offices: Second & Pine Streets
1723 S. Locust Street

Madison County Building and Loan Association, Madison

Conservative Savings and Loan Association, Omaha
Branch Offices: 8707 West Center Road
Highway 50 & "U" Street
1614 Harney Street

Metropolitan Building and Loan Association, Omaha

Occidental Savings and Loan Association, Omaha
Branch Offices: 7315 Cass Street
4702 South 24th Street
8820 Arbor Street
1822 Douglas Street
8905 Maple Street

Tecumseh Building and Loan Association, Tecumseh

SAVINGS AND LOAN ASSOCIATIONS
COMPARATIVE STATEMENT

Resources	*June 30, 1982 8 Associations*	*June 30, 1983 6 Associations*
ASSETS:		
1. Mortgage loans outstanding	$ 535,794,243	$ 271,832,303
2. Loans on savings accounts	6,110,718	949,912
3. Other loans	5,657,476	2,137,161
4. Real estate owned or in judgment	1,006,671	1,017,642
5. Cash and demand deposits	4,168,554	2,554,880
6. Liquid investments	61,768,703	61,146,998
7. Other investment securities	4,957,864	1,177,230
8. FHLB Stock	5,869,800	2,788,100
9. Fixed assets (net)	7,891,924	3,864,114
10. Other assets	5,395,539	3,752,891
11. Total Assets	$ 638,621,492	$ 351,221,231
LIABILITIES		
12. Time Certificate ($100,000 denominations or more)	$ 8,391,166	$ 2,528,375
13. Time Certificate	464,022,866	228,086,219
14. Now Account	3,417,142	1,588,086
15. All other savings	59,103,672	83,520,027
16. Borrowed money	55,881,879	9,094,448
17. Loans in process	4,581,802	4,590,084
18. Advance payments for taxes & insurance	4,974,690	2,417,355
19. Deferred Credits	1,720,662	560,695
20. Other liabilities	5,111,877	1,936,856
21. Total Liabilities	$ 607,205,756	$ 334,322,145
NET WORTH		
22. Permanent stock	$ 0	$ 0
23. Paid-in surplus	0	0
24. General reserves	20,696,947	11,075,138
25. Undivided profits	12,823,885	6,484,994
26. Net undistributed income	(2,105,096)	(661,045)
27. Total Net Worth	31,415,736	16,899,087
28. Total Liabilities & Net Worth	$ 638,621,492	$ 351,221,232

COOPERATIVE CREDIT ASSOCIATIONS
LICENSED UNDER THE NEBRASKA STATUTES

Name of Cooperative Credit Association	*Location*
Archer Cooperative Credit Association	Archer
Arthur County Cooperative Credit Association	Arthur
Bellwood Cooperative Credit Association	Bellwood
Chapman Cooperative Credit Association	Chapman
Cordova Cooperative Credit Association	Cordova
Cotesfield Cooperative Credit Association	Cotesfield
Creston Cooperative Credit Association	Creston
Eddyville Cooperative Credit Association	Eddyville
Farwell Cooperative Credit Association	Farwell
Fordyce Cooperative Credit Association	Fordyce
Foster Cooperative Credit Association	Foster
Glenvil Cooperative Credit Association	Glenvil
Lewiston Cooperative Credit Association	Lewiston
Lincoln Cooperative Credit Association	Lincoln
Lincoln Postal Cooperative Credit Association	Lincoln
Lincoln Telephone Employees Cooperative Credit Association	Lincoln
Maxwell Cooperative Credit Association	Maxwell
Meadow Grove Cooperative Credit Association	Meadow Grove
Page Cooperative Credit Association	Page
Farmers Cooperative Credit Association	Saronville
Upland Cooperative Credit Association	Upland
Venango Cooperative Credit Association	Venango
Weston Cooperative Credit Association	Weston
Winnetoon Cooperative Credit Association	Winnetoon
Wynot Cooperative Credit Association	Wynot

COOPERATIVE CREDIT ASSOCIATIONS
COMPARATIVE STATEMENT

	June 30, 1982 26 Associations	*June 30, 1983 25 Associations*
ASSETS:		
Cash and Due from Banks	$ 4,122,594	$ 4,899,798.44
U.S. Bonds - Direct and Guaranteed	4,889,683	5,924,999.79
Obligations of Political Subdivisions	142,560	140,226.29
Other Bonds	1,128,588	1,781,450.94
Loans and Discounts	17,428,416	18,342,548.55
Fixed Assets	234,916	315,883.71
Other Assets	5,734,392	6,351,883.71
TOTAL ASSETS	$ 33,681,149	$ 37,756,365.51
LIABILITIES:		
Demand Deposits	$ 9,761,374	$ 11,321,438.67
Time and Savings Deposits	15,664,928	17,326,691.31
Deposits of Political Subdivisions	1,153,352	1,147,673.99
Deposits of U.S.	1,487	0.00
Other Deposits, including Officers Checks	9,250	5,905.36
TOTAL DEPOSITS	$ 26,590,391	$ 29,801,709.33
Bills Payable	230	0.00
Other Liabilities	360,771	374,611.44
SUBTOTAL	$ 26,951,392	$ 30,176,320.77
Guaranty Fund	1,508,896	1,767,110.24
Undivided Profits	1,431,804	1,608,563.14
Reserves	116,284	129,111.92
TOTAL GUARANTY FUND, UNDIVIDED PROFITS, & RESERVES	$ 3,056,984	$ 3,504,785.30
Members' Share Accounts	3,672,773	4,075,259.44
TOTAL LIABILITIES	$ 33,681,149	$ 37,756,365.51

CREDIT UNIONS
CHARTERED UNDER THE NEBRASKA STATUTES

Name of Credit Union	*Location*
Alliance Railroad Employees Credit Union	Alliance
Store Kraft Employees Credit Union	Beatrice
Behlen Employees Credit Union	Columbus
Dale Employees Credit Union	Columbus
NPPD Employees Credit Union	Columbus
Dodge County Government Employees Credit Union	Fremont
Fremont Hormel Employees Credit Union	Fremont
Associated Savers Credit Union	Grand Island
Grand Island Government Employees Credit Union	Grand Island
Bankers Life Insurance Company Employees Credit Union	Lincoln
Burlington Employees Credit Union	Lincoln
City-County Employees Credit Union	Lincoln
Good News Employees Credit Union	Lincoln
Government Employees Credit Union	Lincoln
Construction Industries Credit Union	Lincoln
Journal-Star Employees Credit Union	Lincoln
LSC Employees Credit Union	Lincoln
Labor Department Credit Union	Lincoln
Lincoln S. D. A. Credit Union	Lincoln
Nebraska Rural Electric Association Credit Union	Lincoln
Nebraska State Employees Credit Union	Lincoln
Nebraska Teachers Credit Union	Lincoln
OMC Employees Credit Union	Lincoln
Woodmen Co-Operative Credit Union	Lincoln
Xelan Credit Union of the Health Professions	Lincoln
North Platte Union Pacific Employees Credit Union	North Platte
Beebe & Runyan Credit Union	Omaha
Cudahy Employees Credit Union	Omaha
D. H. Food Employees Credit Union	Omaha
Educators Credit Union	Omaha
F. C. E. Credit Union	Omaha
Falstaff Brewing Corporation Credit Union	Omaha
First Nebraska Credit Union	Omaha
Gate City Steel Employees Credit Union	Omaha
Guarantee Mutual Employees Credit Union	Omaha
Holy Name Credit Union	Omaha
Lozier Employees Credit Union	Omaha
Midwest Industrial Credit Union	Omaha
Mobil Employees Credit Union	Omaha
Mutual of Omaha Company's Credit Union	Omaha
Nebraska Lutheran Credit Union	Omaha
Northwest Diocesan Credit Union	Omaha
O.G.E. Credit Union	Omaha
O'Keefe Elevator Company Credit Union	Omaha
Omaha Burlington Employees Credit Union	Omaha
Omaha Firefighters Credit Union	Omaha
Our Family Social Credit Union	Omaha
Paxton-Mitchell Credit Union	Omaha
Philips Stores Inc. Employees Credit Union	Omaha
Philoma Credit Union	Omaha
Physicians Mutual Credit Union	Omaha
Post Office Credit Union	Omaha

Name of Credit Union	*Location*
St. Joseph Hospital Credit Union	Omaha
Sidles Credit Union	Omaha
Skinner Employees Credit Union	Omaha
Standard Chemical Employees Credit Union	Omaha
U. S. D. A. Employees Credit Union	Omaha
Utilities Employees Credit Union	Omaha
World Herald Employees Credit Union	Omaha
World Insurance Employees Credit Union	Omaha
Spencer Food Employees Credit Union	Schuyler
Cooperative Employees Credit Union	Scottsbluff
H. B. E. Credit Union	Seward
Dakota County Credit Union	South Sioux City
Valmont Employees Credit Union	Valley

CREDIT UNIONS
COMPARATIVE STATEMENT

Resources	*June 30, 1982 65 Credit Unions*	*June 30, 1983 63 Credit Unions*
ASSETS:		
1. Total loans to members	$ 85,167,273.88	$ 89,290,031.63
2. All other loan accounts	76,662.79	125,388.35
3. (Less) allowance for loan losses	744.54	3,937.73
4. Cash	2,083,588.39	2,359,669.09
5. U.S. Government obligations	1,882,022.50	8,277,982.04
6. Federal agency securities	12,716,274.74	14,181,854.34
7. Common trust investments	1,427,899.02	4,253,660.54
8. Shares & cert. in corporate centrals	22,139,393.06	27,737,710.83
9. Shares, deposits & cert. in banks, S & L's	6,537,973.32	24,550,188.23
10. Shares, & cert. in other CU's	48,309.88	132,442.16
11. Loans to other credit unions	95,000.00	100,000.00
12. Shares in Central Liquidity Facility	198,522.84	192,605.98
13. All other investments	417,064.72	340,938.03
14. (Less) allowance for investment losses	17,000.00	17,000.00
15. Land & building (net of depreciation)	1,160,904.28	1,135,109.06
16. Other fixed assets	260,294.52	310,869.55
17. All other assets	1,063,429.97	1,160,741.38
18. Total Assets	$135,256,869.37	$174,128,253.48
19. Promissory notes	246,465.50	460,381.73
20. Reverse Repurchase Agreements	0.00	0.00
21. Other notes/Interest payable	170,294.14	62,082.85
22. Accounts payable	534,533.65	216,853.86
23. Dividends payable	(201,007.72)	173,547.08
24. All other liabilities	600,986.31	415,189.42
25. Total savings/shares	121,645,349.71	159,584,275.49
26. Regular/statutory reserve	7,598,960.88	8,459,207.47
27. Investment Valuation reserve	66,249.91	66,250.00
28. Other reserves	1,821,230.44	1,926,676.55
29. Undivided earnings	2,773,806.55	2,763,689.03
30. Total Liabilities & Equity	$135,256,869.37	$174,128,253.48

CONSUMER FINANCE DIVISION
SCHEDULE REFLECTING THE
DIVISION'S FINANCIAL TRANSACTIONS

Year	*Income*	*Expense*	*Contribution to General Fund*	*Surplus*
1941	$14,320.09	$ 3,767.40		$10,552.69
1942	8,638.24	11,213.61		7,977.32
1943	10,871.20	9,731.23		9,117.29
1944	8,086.00	8,826.89		8,376.40
1945	8,424.00	9,416.29		7,384.11
1946	8,332.00	11,689.99		4,026.12
1947	11,623.00	7,847.18		7,801.94
1948	10,766.00	7,021.62		11,546.32
1949	10,130.11	6,912.11		14,764.32
1950	10,221.00	6,857.32		18,128.00
1951	9,696.00	10,820.79		17,003.21
1952	9,813.00	8,190.23		18,625.98
1953	11,077.00	9,402.68		20,300.30
1954	12,939.40	16,116.16		17,123.54
1955	17,662.95	17,851.71		16,934.78
1956	16,646.00	21,794.38		11,786.40
1957	19,416.50	23,949.95		7,252.95
1958	20,474.80	22,475.19		5,252.56
1959	21,863.00	20,536.73		6,578.83
1960	21,527.40	16,026.51		12,079.72
1961	22,405.00	9,107.74		25,376.98
1962	22,779.00	16,032.28		32,123.70
1963	26,826.92	20,557.22	$24,651.57	13,741.83
1964	30,074.63	19,612.53		24,203.93
1965	25,549.40	17,948.23		31,805.10
1966	27,976.00	20,287.68		29,493.42
1967	30,305.00	23,112.46		46,685.96
1968	23,444.00	24,967.12		45,162.84
1969	22,655.00	31,911.03		35,906.81
1970	29,265.15	40,147.91		25,024.05
1971	28,860.00	39,095.95		16,186.10
1972	28,194.00	34,828.10		9,552.00
1973	41,086.00	47,576.11		3,061.89
1974	49,372.17	50,092.76		2,341.30
1975	57,773.00	41,944.48		18,169.82
1976	62,386.00	50,371.67		30,184.15
1977	64,409.89	39,351.17		55,242.87
1978	59,556.79	63,480.66		51,319.00
1979	61,771.06	80,992.58		32,097.48
1980	76,119.15	90,014.54		18,202.09
1981	84,860.43	72,308.88		30,753.64
1982	55,397.84	55,416.30		30,735.18

CONSUMER FINANCE DIVISION
INSTALLMENT LOAN COMPANIES
BALANCE SHEET

	December 31, 1981		*December 31, 1982*	
	Accounts	*Amounts*	*Accounts*	*Amounts*
ASSETS				
Installment Loans	55,308	$97,273,867	38,414	$72,991,668
Cash		484,225		210,882
Real Estate		458,020		241,069
Equipment		463,607		420,491
Deferred Charges		33,303		64,653
Unamortized Organization Expense		95,202		33,202
Unamortized Cost of Finance Expense		15,240		9,353
Other Assets		(78,269)		1,081,845
Total Assets		$98,745,195		$75,053,163
LIABILITIES AND NET WORTH				
Liabilities		$89,926,711		$66,846,749
Net Worth		8,818,484		8,206,414
Total Liabilities & Net Worth		$98,745,195		$75,053,163

CONSUMER FINANCE DIVISION
INSTALLMENT LOAN COMPANIES

DECEMBER 31, 1982 – INCOME AND EXPENSE

GROSS INCOME:		
Interest Collected	$15,578,447	
Collections on Charged Off Accounts	515,976	
Other Income	490,643	
TOTAL		$16,585,066
EXPENSE:		
Advertising	$ 138,282	
Auditing	18,720	
Bad Debts or Reserve for Losses	2,754,354	
Depreciation	128,053	
Fidelity Bonds	3,774	
Insurance	25,764	
Legal Fees	123,042	
Postage and Express	179,754	
Printing and Supplies	75,230	
Recording Fees	111	
Rent, Light, Heat and Janitor	398,901	
Salaries of Officers, Partners or Owner	99,402	
Salaries of Employees	2,652,935	
Taxes - Income Taxes	810,754	
All Other Taxes and License Fees	115,467	
Telephone and Telegraph	290,239	
Travel	142,285	
Other Expenses	2,720,253	
TOTAL		$10,677,320
NET EARNINGS BEFORE INTEREST PAID		$ 5,907,746
Interest Paid on Borrowed Money		7,110,963
NET EARNINGS AFTER INTEREST PAID		($1,203,217)

CONSUMER FINANCE DIVISION
INSTALLMENT LOAN COMPANIES
DATA WITH REFERENCE TO INSTALLMENT LOAN COMPANIES

Year	*Number of Licensees*	*Number of Loans Outstanding*	*Loans Outstanding*	*Gross Interest*
1941	138	47,168	$ 7,200,608	$ 1,432,283
1942	96	36,023	4,330,999	1,160,421
1943	90	23,717	3,235,519	851,087
1944	92	21,978	3,653,342	979,606
1945	107	22,624	4,361,124	1,100,175
1946	118	33,730	7,535,482	1,567,577
1947	143	42,196	9,943,802	2,401,427
1948	142	48,997	11,736,953	2,978,030
1949	139	52,479	12,481,683	3,299,514
1950	138	59,485	14,554,442	3,800,851
1951	139	61,660	16,491,712	4,198,861
1952	140	68,086	19,551,315	4,623,073
1953	154	72,416	20,126,864	5,332,589
1954	163	80,140	23,008,199	5,863,527
1955	169	88,004	26,570,478	6,377,530
1956	172	94,432	30,123,141	7,266,124
1957	182	99,104	34,224,615	8,004,463
1958	188	98,727	36,991,054	8,558,077
1959	188	102,941	42,358,604	8,980,248
1960	183	106,809	43,728,200	9,708,770
1961	188	111,987	47,310,000	10,108,245
1962	193	111,327	52,014,104	10,640,224
1963	209	112,762	56,041,041	11,464,157
1964	205	107,607	55,479,638	11,836,724
1965	208	113,974	65,305,028	13,624,450
1966	215	111,607	68,881,177	14,012,219
1967	211	112,129	72,095,572	14,473,590
1968	215	112,602	78,647,743	14,748,772
1969	205	124,274	87,676,719	16,373,631
1970	210	115,828	81,200,314	17,287,378
1971	191	98,497	92,153,622	16,578,808
1972	191	99,433	101,344,449	18,385,650
1973	189	92,465	98,507,352	19,280,553
1974	186	92,606	97,839,962	19,746,821
1975	179	85,471	95,529,209	18,847,456
1976	174	77,687	98,343,848	18,561,966
1977	167	80,464	100,199,494	18,526,017
1978	152	80,971	99,413,476	18,878,307
1979	158	81,719	128,140,636	24,229,701
1980	140	73,975	119,177,339	23,110,181
1981	91	55,308	97,273,867	19,067,376
1982	92	38,414	72,991,668	16,585,066

Editor's Note: This report has been prepared from unaudited reports submitted by each installment loan licensee. The Department of Banking accepts no responsibility for the accuracy or completeness of this report.

CONSUMER FINANCE DIVISION
INSTALLMENT LOAN COMPANIES
CLASSIFICATION OF LOANS MADE DURING THE YEAR

LOANS BY SIZE

Size of Loans	*No. of Loans*	*Amount*
Loans of $300 or less	411	$ 89,015
Loans of $300 to $1,000	3,822	2,575,928
Loans of $1,000 to $2,000	7,333	10,448,176
Loans of $2,000 to $3,000	3,450	8,388,016
Loans of $3,000 to $4,000	1,938	6,749,532
Loans of $4,000 to $5,000	1,045	4,671,145
Loans of $5,000 to $6,000	508	2,762,552
Loans of $6,000 to $7,000	343	2,257,691
Loans in excess of $7,000	1,326	20,518,201
	20,176	$58,460,256

LOANS BY TYPE OF SECURITY

Type of Security	*No. of Loans*	*Amount*
Household Goods	10,413	$23,142,663
Automobiles	2,666	7,397,960
Other Chattels	915	2,036,234
Unsecured	4,227	5,021,329
Co-maker Endorsed or Guaranteed	126	221,097
Wage Assignment	4	10,958
Real Estate	1,496	19,922,535
Other Consideration	329	707,480
	20,176	$58,460,256

CONSUMER FINANCE DIVISION
INSTALLMENT LOAN COMPANIES

LITIGATION AGAINST BORROWERS

	No. of Accounts	*Amount Due*
Suits Instituted	374	$521,178
Judgments Obtained	276	366,925
Suits Settled Before Judgment	49	59,459
Suits Pending at End of Year	77	156,513

POSSESSION OF CHATTELS

	When In Use		*When Not In Use*	
	Number of Accounts	*Loan Balance Due*	*Number of Accounts*	*Loan Balance Due*
Household Goods	10	12,349	7	$11,449
Automobiles	15	32,112	7,585	43,800
Other Chattels	3	3,960	9	51,605

SALES OF CHATTELS

Number of Accounts	61	
Amount of Original Loans		$226,538
Loan Balance Due at Time of Sales		144,458
Interest Due at Time of Sales		739
Gross Proceeds of Sales		52,046
Expenses of Sales		7,823

INSURANCE PROCURED BY OR THROUGH LICENSEE

Type of Insurance	*Number of Accounts*	*Premium Charged*
Tangible Personal Property	4,717	$ 438,841
Health and Accident	15,702	1,125,322
Life	15,823	1,000,505
Other	4	4,743

BUREAU OF SECURITIES
FINANCIAL TRANSACTIONS AND
SURPLUS IN THE CASH FUND

Year	*Income*	*Securities Division Expense*	*Funds Used by Financial Agencies Division*	*Contribution to General Fund*	*Surplus*
1939	6,193.23	4,410.21			12,061.01
1940	7,145.17	6,320.01			12,841.17
1941	5,046.38	5,485.91			12,801.64
1942	4,141.40	3,000.04			13,543.00
1943	4,961.20	3,506.54			14,997.66
1944	5,631.50	4,750.09			15,879.07
1945	8,927.50	6,803.17			18,003.40
1946	13,864.61	7,891.25			23,976.76
1947	10,811.70	8,816.33			25,972.13
1948	9,461.55	9,718.56			25,715.12
1949	10,577.70	9,908.43			26,384.39
1950	14,348.55	12,528.28			28,204.66
1951	15,969.75	10,430.60			33,743.81
1952	17,960.80	14,243.64			37,460.97
1953	15,796.46	15,468.18			37,789.25
1954	20,094.00	16,122.16			41,671.09
1955	56,120.70	18,246.53			79,635.26
1956	36,925.13	27,312.29			89,248.10
1957	37,457.85	34,147.62			92,558.33
1958	44,217.40	18,310.37			118,456.36
1959	59,159.54	21,040.73		87,910.53	68,673.64
1960	56,094.98	32,489.95			92,278.67
1961	93,293.18	26,639.88	20,177.49		138,754.48
1962	84,195.11	24,665.39	22,870.20		175,414.00
1963	65,892.13	17,144.36	36,914.11	107,503.23	79,744.43
1964	73,040.12	14,720.10	53,040.82		85,023.63
1965	99,916.54	10,535.11	46,749.84		127,655.22
1966	122,601.30	27,695.45			222,561.07
1967	127,622.30	30,743.98			319,439.39
1968	103,637.81	38,674.66			384,402.54
1969	282,825.92	41,039.48			626,188.98
1970	238,716.33	49,523.83		576,188.98	239,192.50
1971	196,323.68	57,317.86			378,198.32
1972	238,200.66	54,591.44		335,820.32	225,987.22
1973	303,244.12	53,510.25			475,721.09
1974	222,981.67	66,216.35	35,000.00		597,486.41
1975	294,903.68	92,669.49			799,720.60
1976	263,399.67	93,960.11		650,000.00	319,160.09
1977	348,187.64	114,168.09			553,179.64
1978	388,138.00	129,703.00			811,616.37
1979	644,667.74	137,669.27		1,000,000.00*	318,614.89
1980	1,382,922.90	217,895.99		1,000,000.00	483,641.80
1981	1,933,971.73	234,662.37		1,000,000.00	1,182,951.16
1982	2,731,443.50	241,846.20		2,500,000.00	1,172,548.46
1983	2,724,345.60	270,888.60		3,400,000.00	226,005.46

Adjusted from a calendar year reporting to a fiscal year beginning with the year 1967/1968.
*Adjusting figures for 1979, $1,000,000 not reported as transferred to General Fund.

BUREAU OF SECURITIES

ISSUERS

July 1, 1982 to June 30, 1983

Applications Filed	2,446	
Applications Denied	(29)	
Applications Withdrawn for Cause	(118)	
Applications Issued		2,299

BROKER-DEALERS

1982/1983

Registrations in force July 1, 1982	393		
New Registrations	67		
Total Orders Entered During the Year		460	
Registrations Cancelled		(20)	
REGISTRATIONS IN FORCE JUNE 30, 1983			440

BUREAU OF SECURITIES
ISSUERS

Schedule of Issuers applications filed with the Bureau showing the number and amount of registration issued and the number of applications.

Year	*Number Registrations Issued*	*Amount of Registrations Issued*	*Registrations Denied or Withdrawn*
1939	30	$ 2,362,575	8
1940	41	2,883,400	4
1941	34	1,492,511	2
1942	32	1,260,800	1
1943	36	2,136,200	0
1944	35	2,646,000	0
1945	55	5,492,550	0
1946	80	9,459,847	4
1947	61	6,838,394	0
1948	67	5,485,750	1
1949	74	5,676,700	0
1950	86	8,850,404	0
1951	95	10,781,368	0
1952	102	11,271,391	0
1953	81	9,959,434	0
1954	117	12,688,352	1
1955	155	48,064,847	5
1956	152	26,417,011	9
1957	160	25,725,150	6
1958	168	32,838,450	6
1959	201	41,841,964	19
1960	239	38,676,160	52
1961	340	70,151,950	51
1962	253	60,093,300	8
1963	224	45,746,030	4
1964	270	51,546,333	0
1965	383	77,723,015	1
1966	349	100,690,421	0
1967	459	100,982,178	0
1968	692	192,940,066	1
1969	954	236,369,401	1
1970	722	178,185,790	4
1971	918	162,482,230	2
1972	1,007	256,222,450	28
1974	634	129,563,116	103
1975	682	170,268,855	31
1976	964	231,153,028	0
1977	734	173,514,576	14
1978	818	234,362,503	28
1979	847	437,864,783	41
1980	1,329	1,053,033,936	25
1981	1,575	1,536,501,075	67
1982	1,786	2,607,490,277	119
1983	2,299	2,451,475,402	147

NOTE: Adjusted from a Calendar Year Reporting to a Fiscal Year Beginning with the year 1973/1974.

Figure Includes Additional and Renewal Registrations Beginning with the year 1981.

BUREAU OF SECURITIES
BROKER-DEALERS AND AGENTS

Schedule showing registration of Broker-Dealers and Agents

Year	Broker-Dealers Number Registered	Number Denied	Cancelled For Cause	Agents Number Registered	Number Denied
1939	57	6	3	185	10
1940	65	0	1	165	0
1941	64	1	0	147	0
1942	54	0	0	112	0
1943	55	0	0	108	0
1944	59	0	0	104	0
1945	57	0	0	120	0
1946	61	0	0	168	0
1947	64	0	0	186	0
1948	67	0	0	196	0
1949	68	0	0	245	0
1950	75	0	0	262	0
1951	79	0	0	283	0
1952	83	0	0	297	0
1953	82	0	0	306	0
1954	89	0	0	345	0
1955	91	1	0	362	0
1956	94	2	0	427	0
1957	90	1	0	517	0
1958	94	4	2	563	0
1959	93	5	0	681	0
1960	94	2	0	769	0
1961	113	0	0	833	0
1962	120	0	1	720	21
1963	119	0	0	796	1
1964	122	0	0	977	1
1965	124	1	0	1,033	0
1966	138	0	0	1,106	0
1967	147	0	0	1,484	0
1968	177	0	0	1,418	0
1969	210	0	0	2,430	0
1970	237	0	0	1,964	0
1971	246	0	0	2,346	0
1972	264	0	0	2,614	1
1974	261	0	0	2,468	1
1975	238	0	0	1,661	0
1976	273	0	0	2,526	0
1977	272	0	0	2,534	0
1978	294*	0	13*	2,424	0
1979	309*	0	25	2,801	0
1980	320	0	24	3,276	0
1981	333	0	8	3,685	0
1982	393	0	10	5,843**	0
1983	440	0	20	4,369	3

NOTE: Adjusted from calendar year reporting to fiscal year beginning with the year 1973/1974.

*Changed to show correct amount.
**Figure may be distorted due to conversion to computer.

BUREAU OF SECURITIES
BROKER-DEALERS
NEW 1982-1983 REGISTRATION

Name of Broker-Dealer	*Location*
Alliance Capital Reserves, Inc.	New York, NY
American Express Service Corp.	New York, NY
Americorp Securities Co., Inc.	Omaha, NE
BNL Securities, Inc.	Parsippany, NJ
Baker & Co, James	Oklahoma City, OK
Balfour, Maclaine, Inc.	New York, NY
Bridges Investment Fund, Inc.	Omaha, NE
Buchanan & Company	Jackson, MS
Calvert Securities Corp.	Bethesda, MD
CapAmerica Fund, Inc.	New York, NY
Capital Shares, Inc.	New York, NY
Chadwick Investors Services, Inc.	Rockville Centre, NY
Chase Manhattan Capital Markets	New York, NY
Commercial Tax Sheltered Investments, Inc.	Omaha, NE
Concord Assets Securities, Inc.	New York, NY
Coordinated Equities	Salt Lake City, UT
Daily Income Fund, Inc.	New York, NY
EN SOF Securities Corp.	Omaha, NE
Ellis & Company, Incorporated,	E.B. Boise, ID
First Capital Investment Corp.	Coral Gables, FL
First Investors Corp.	New York, NY
First Mid-Continent Securities, Inc.	Alliance, NE
GIT Investment Services, Inc.	Arlington, VA
Geimer Securities, Inc., T.	Denver, CO
Haley-Makielski Securities, Inc.	Omaha, NE
Hartford Equity Sales Co., Inc.	Hartford, CT
Holt Olinger & Co., Inc.	Denver, CO
ISFA Corporation	Tampa, FL
Interstate Securities Corp.	Charlotte, NC
Investacorp, Inc.	Miami, FL
Lerand Securities, Inc.	New York, NY
Leverage Fund of Boston Inc.	Boston, MA
MML Investors Services, Inc.	Springfield, MA
Maenner Shreve Securities, Inc.	Omaha, NE
McGregory Equities, Inc.	Omaha, NE
Midwest Income Trust	Cincinnati, OH
Money Market Fund for Bank Trust Departments	Boston, MA
Montgomery Securities	San Francisco, CA
NDH Securities Corp.	Brookfield, WI
Park, Ryan, Inc.	Little Rock, AR
Perkins & Co., Inc.	Garden City, KS
Petterson & Associates, Ltd, David J.	Bloomington, MN
Phoenix Financial Corp.	Atlanta, GA
Private Ledger Financial Services, Inc.	San Diego, CA
Real Estate Securities Corp. of America	Omaha, NE
Reich & Tang, Inc.	New York, NY
Richardson Greenshields Securities, Inc.	New York, NY
Roberts Investments, Inc.	Des Moines, IA
Rothschild, Inc.	New York, NY
SAM Securities, Inc.	Wichita, KS
SEI Financial Services Company	Wayne, PA
SteinRoe Bond Fund, Inc.	Chicago, IL
SteinRoe Government Reserves, Inc.	Chicago, IL
SteinRoe Tax-Exempt Money Fund, Inc.	Chicago, IL

Name of Broker-Dealer	*Location*
Talisman Securities Corp.	Birmingham, MI
Titan Capital Corp.	Tustin, CA
Trust Funds Tax Exempt Trust	Boston, MA
Tucker, Anthony & R.L. Day, Inc.	New York, NY
Twentieth Century Investors, Inc.	Kansas City, MO
VICORP Securities, Inc.	Denver, CO
Van Kampen Merritt, Inc.	Naperville, IL
Vining-Sparks Securities, Inc.	Memphis, TN
Wall Street Clearing Company	New York, NY
Wall Street & Hamman	Arkansas City, KS
Wall Street of America, Inc.	Norfolk, NE
Westcap Securities, Inc.	Houston, TX
Wood Gundy, Inc.	New York, NY